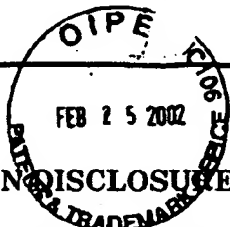


FORM PTO-1449

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)



Attorney Docket Number	45659/TJD/T503
Application Number	09/927,296
Filing Date	August 10, 2001
Applicant(s)	James C. Thomas, Jr.
Group Art Unit	2165
Examiner Name	Unknown

COPY OF PAPERS
ORIGINALLY FILED
\$3

OTHER DOCUMENTS

EXAMINER INITIALS	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
E	Patent No. EPO717381, synopsis of patent application entitled "System and Method for Processing Customized financial transaction card; publication date 1996-06-19
E	Patent No. 6,098,881; abstract of patent entitled Magnetic Stripe Card Verification System
E	LUCAS, Copyright 1998 Faulkner & Gray article entitled "Credit Card Management"; Load Date: May 8, 1998
E	Ezpreapproval.com article entitled "Credit Cards That Offer Rewards" (date unknown)
E	Bankrate.com article entitled "Credit card bill promotions are good deals -- for the issuer, not you" dated February 7, 2000
E	On-line article re "Halliburton Employees' Federal Credit Union" re various VISA cards. (date unknown)

date
unknown

(date
unknown)

EXAMINER SIGNATURE		DATE CONSIDERED	6/1/03
-----------------------	--	--------------------	--------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

TJD/sad

SAD PAS395060.1.-11/12/01 6:20 PM

RECEIVED**MAR 04 2002****Technology Center 2100****BEST AVAILABLE COPY**

MAY 28

TRADEMARK OFFICE

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Attorney Docket Number	45659/FLC/T503
Application Number	09/927,296
Filing Date	August 10, 2001
Applicant(s)	James C. Thomas, Jr.
Group Art Unit	3627
Examiner Name	Robert Paul Olszewski

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - kind code ² . (if known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
ED		5,301,105	04-05-1994	Cummings, Jr.
		5,930,759	07-27-1999	Moore et al.
		US 2001/0014868 A1	08-16-2001	Herz et al.
		US 2002/0029157 A1	03-07-2002	Marchosky
		US 2002/0111832 A1	08-15-2002	Judge

RECEIVED
MAY 30 2003


GROUP 3600

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Foreign Patent Document Country Code ² - Number ³ - Kind Code ⁴ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁵ (S)

OTHER DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
ED		"IDX Takes the Lead in Healthcare Billing; Integrated Software Simplifies Patient Payments," PR Newswire, 2 Pages, February 18, 1997.
EX		"PHAR-MOR AND PERSONALMD.COM Form Strategic Partnership to Provide PHAR-MOR Customers with Online Access to Personalized Medical Records," PersonalMD Press Release, www.personalmd.com/press19_article.shtml, 3 Pages, September 27, 1999.

EXAMINER SIGNATURE		DATE CONSIDERED	1/24/04
-----------------------	---	--------------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.pto.gov or MPEP 901.4. ³Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English Language Translation is attached.